



Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/705,486
		Filing Date	November 3, 2000
		First Named Inventor	Joseph Gendler
		Art Unit	3623
		Examiner Name	S. Jarrett
Sheet	1 of 27	Attorney Docket Number	72167.000166

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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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	2.	US 2001/0032184	10-18-2001	Tenembaum	
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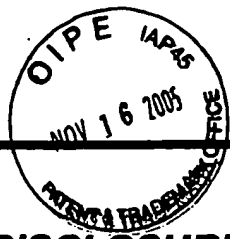
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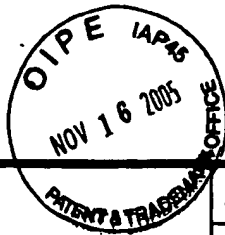
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	122.	US 5634101	05-27-1997	Blau	
	123.	US 5638457	06-10-1997	Deaton et al.	
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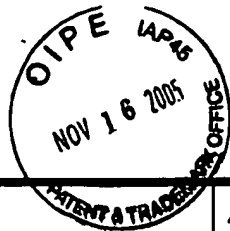
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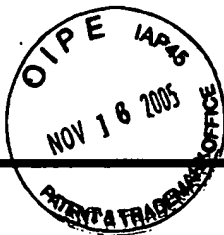
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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Application Number	09/705,486
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		First Named Inventor	Joseph Gendler
		Art Unit	3623
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*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	241.	US 5918239	06-29-1999	Allen et al.	
	242.	US 5920847	07-06-1999	Kolling et al.	
	243.	US 5921864	07-13-1999	Walker et al.	
	244.	US 5923763	07-13-1999	Walker et al.	
	245.	US 5926796	07-20-1999	Walker et al.	
	246.	US 5926812	07-20-1999	Hilsenrath	
	247.	US 5930764	07-27-1999	Melchione	
	248.	US 5933816	09-03-1999	Zeanah	
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	252.	US 5940812	08-17-1999	Tengel et al.	
	253.	US 5943656	08-24-1999	Crooks	
	254.	US 5944824	08-31-1999	He	
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	262.	US 5950206	09-07-1999	Krause	
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	267.	US 5958007	09-28-1999	Lee et al.	
	268.	US 5960411	09-28-1999	Hartman et al.	
	269.	US 5961593	10-05-1999	Gabber et al.	
	270.	US 5963635	10-05-1999	Szlam et al.	
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	283.	US 5978467	11-02-1999	Walker et al.	
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	285.	US 5987434	11-16-1999	Libman	
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	287.	US 5991736	11-23-1999	Ferguson et al.	
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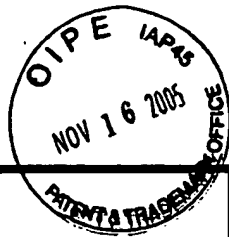
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	290.	US 5991751	11-23-1999	Rivette et al.	
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	292.	US 5995948	11-30-1999	Whitford	
	293.	US 5995976	11-30-1999	Walker et al.	
	294.	US 5999596	12-07-1999	Walker et al.	
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	296.	US 6000033	12-07-1999	Kelly et al.	
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	300.	US 6006205	12-21-1999	Loeb et al.	
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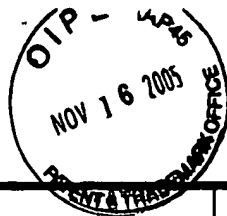
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	315.	US 6018718	01-25-2000	Walker et al.	
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	431.	US 6460141	10-01-2002	Olden, Eric M.	
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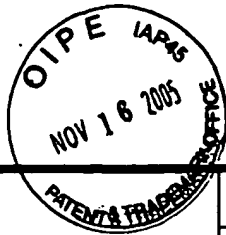
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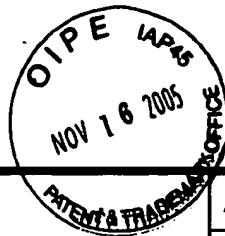
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	456.	EP	0884877	12/16/1998	Shioya et al.		
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	458.	WO	00/68858	11/16/2000	Mankoff		
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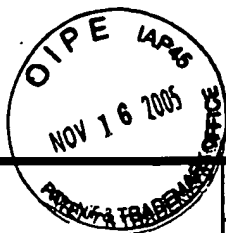
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Art Unit	3623
Examiner Name	S. Jarrett
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OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

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			YES/NO
	463.	KUTLER, A Different Drummer on the Data Highway, American Banker, Section: No. 91, Vol. 160, 05/12/1995, page 14, 05/12/1995	
	464.	ERPER, A Player Goes After Big Bucks in Cyberspace, American Banker, Vol. 160, No. 86, ISSN: 0002-7561, 05/05/1995, p. 17, 05/05/1995	
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	469.	UNKNOWN, Associates National Bank (DE) Credit Card, The Associates, www.theassociates.com/consumer/credit_cards/main.html, 04/06/1999, 6 pages, 04/06/1999At Your Request, www.wingspanbank.com, 09/28/1999, 09/28/1999	
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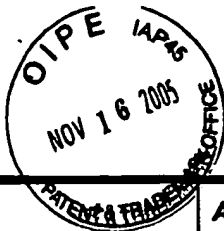
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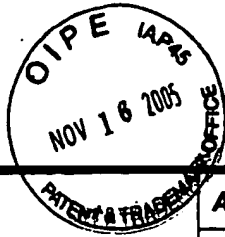
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			YES/NO
	475.	KUTLER, Cash Card Creator Looking Beyond Mondex, 02/09/1995, 02/09/1995	
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	488.	THE GALE GROUP, G&D America's Multi-application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico, Business Wire, 04/24/1998, p241047, 04/24/1998	

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			YES/NO
	489.	THE GALE GROUP, G&D America's Multi-application Smart Card Selected for Combined Payroll and 'Virtual Banking' Program in Mexico, Business Wire, 04/24/1998, p241047, 04/24/1998Getting Smart with Java: Sun Micro Says American Express to Use Java for Smart Card, ABCNews.com, printed on 06/06/2000, 06/06/2000	
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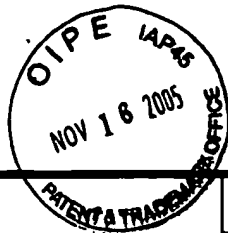
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			YES/NO
	502.	BARNHAM, Network Brings Together Producers and Companies, Document ID: 17347, 02/01/94	
	503.	HOULDER, OFT Gives the Individual Top Priority: Report Calls for Deregulation of Business Lending, Document ID: 91716, 06/08/1994, 06/08/1994	
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	507.	JOHNSTON, Pondering Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid,63244,00.asp, 09/24/2001, 9/24/2001Primavera Systems, Inc. - How the World Manages Projects, Expedition Contract Control Software, www.primavera.com, 06/23/2005, 06/23/2005	
	508.	JOHNSTON, Pondering Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid,63244,00.asp, 09/24/2001, 9/24/2001Primavera Systems, Inc. - How the World Manages Projects, Expedition Contract Control Software, www.primavera.com, 06/23/2005, 06/23/2005Primavera and PurchasePro.com to Create E-Commerce Marketplace for Construction Industry, Primavera Ships P3, version 3.0, www.purchasepro.com/, 09/21/1999, pp. 1-3, 09/21/1999	
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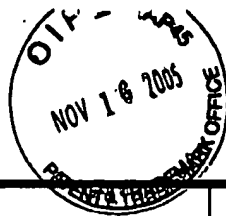
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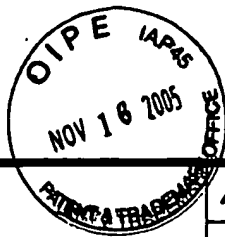
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			YES/NO
	510.	JOHNSTON, Pondering Passport: Do You Trust Microsoft With Your Data?, www.pcworld.com/resource/printable/article/0.aid.63244.00.asp, 09/24/2001, 9/24/2001Primavera Systems, Inc. - How the World Manages Projects, Expedition Contract Control Software, www.primavera.com, 06/23/2005, 06/23/2005Primavera and PurchasePro.com to Create E-Commerce Marketplace for Construction Industry, Primavera Ships P3, version 3.0, www.purchasepro.com/, 09/21/1999, pp. 1-3, 09/21/1999Product Data Integration Technologies, Inc., Step Integratin Authors, printed on 04/26/1999, 04/26/1999Resource Center: Consolidated Edison Selects GE TPN Post, printed 04/26/1999, 04/26/1999	
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			YES/NO
	519.	SIEBEL, Siebel: Ensuring Customer Success, www.siebel.com, 11/17/1999, 11/17/1999	
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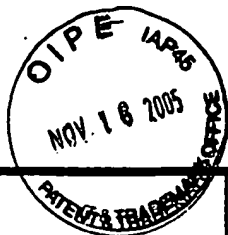
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			YES/NO
	533.	FUJIMURA ET AL., XML Voucher: Generic Voucher Language, 02/2003, 02/2003	
	534.	FUJIMURA ET AL., XML Voucher: Generic Voucher Language, 02/2003, 02/2003eCharge, eCharge Corporation, www.echarge.com, 12/03/1999, 12/03/1999	
	535.	Sun Microsystems, Inc., "Getting Started Using RMI," Copyright 1996, 1997, 1998, 1999, pages 1-14 (05/21/99)	
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EXAMINER SIGNATURE <i>Arden Jones</i>	DATE CONSIDERED <i>11/20/05</i>
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